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LAW MUST CURB TRADE PRACTICES

THE long-promised Commonwealth Restrictive Practices Bill has had a slow progress. Its debate, set down for this session of parliament, may now be deferred till next year.

The Barwick proposals, made in December, 1962, were replaced by a Bill introduced in parliament on 19th May, 1965, by the Attorney General (The Hon. W. P. Snedden).

The Snedden Bill is less comprehensive than the Barwick proposals, but, on the other hand, it has abandoned many of the escape provisions of the Barwick plan.

The Barwick proposals outlaw four practices, namely collusive tendering, collusive bidding, persistent price cutting and monopolisation. The Snedden Bill outlaws only collusive tendering and collusive bidding.

Under the Snedden Bill, five categories of agreement are registrable and subject to examination:

- Price fixing and terms of sale.
- Concessions in connection with dealing.
- Restrictions as to quality or output.
- Zoning restrictions.
- Restrictions as to persons to be dealt with.

There are four practices subject to examination:—Obtaining discriminatory treatment by threat or promise.

—Supplying goods on the condition that the purchaser deal with a third person.

—Trade association boycotts.

—Monopolisation, i.e., the taking of an improper advantage of a dominant position in the market. "Dominant position" is taken to mean not less than one-third of the market.

Membership of Trade Associations, and mergers and take-overs, are not registrable under the Snedden Bill.

There has been considerable criticism of the proposed legislation. Industrial and commercial organisations have opposed it. Their objections are not surprising.

It was surprising, however, to read a report recently that the Premier of Victoria, Mr. Bolte, would not be prepared to co-operate to make the legislation effective in Victoria. Mr. Bolte is reported to have said the present-day "tough competition" would take

care of any "bad eggs" in business and industry. Mr. Bolte's theory of competition eliminating evil practices is directly refuted by the persistence in Victoria of the practice of collusive tendering.

It is encouraging to see that Mr. Bolte apparently had further thoughts himself because his latest statement on Restrictive Trade Practices Legislation is that he will be prepared to consider taking legislative action in Victoria.

The attitude of State Governments is most important because it is agreed that any Commonwealth legislation will be effective only if all Australian State Parliaments enact complementary legislation.

Some critics of the Bill oppose it on the grounds that it will increase bureaucracy in Australia and will create uncertainty in the minds of management of businesses. Those two objections are not arguments against legislation to safeguard the people of Australia against evil practices, but are points of view that should be taken into account in determining what type of legislation should be adopted and how it should be administered.

Co-ops a Necessity

THE proposed legislation against restrictive trade practices will not diminish the need for consumer co-operatives.

It is a necessary safeguard in an economic system which is motivated by profit. But in a complex economic system many doubtful practices will be allowed because of business economic arguments.

Therefore even with good legislation well administered the community needs in its economy a strong injection of co-operative enterprise. Economic co-operatives, designed to enable people to combine together to run their own businesses for service at cost, are a necessity.

Existing co-operatives have a responsibility to strengthen themselves and to spread the message of co-operation.

This can be achieved by co-operative members giving their investment, patronage and support at every opportunity; by telling others; and by suggesting new or improved co-operative services.

EDUCATION FORUM

This is Part I of a three-part article which will appear over the next three issues.

WHAT MAKES A GOOD DIRECTOR.

THE person who accepts the position of a director in a co-operative accepts a great deal of responsibility. If on one hand he tries to impress his own personality and ideas on the society he may well stultify its growth, but on the other hand if he allows himself to become a rubber stamp for the officers of the Society, he may well be inviting disaster. We may well judge a good director by the three "A's" — Attributes, Attitudes and Actions. Looking first at the attributes of the good director we might find five outstanding characteristics.



CHARITY In a co-operative this must be the prime motive for voluntary action. People may be encouraged to join boards for many reasons — personal honour and glory, loyalty to the group or parish where the co-operative is started, a desire not to "let the side down" if no one else is forthcoming. Many of these reasons may be good and adequate in some organisations but in a co-operative, the motivating force must be a strong desire to help others, for this motivation colours all the actions of a director and without it, a co-operative becomes no more than another small loan business or another trading organisation.



RELIABILITY A Society cannot be run by people who are interested only half the time or who fail their members by not honouring promises made. A director cannot hope to keep abreast of the society's affairs if he is constantly missing from directors' meetings. Members will soon tire of a credit society that does not open as arranged some Sunday mornings because the directors on duty have failed to arrive. We can destroy confidence in a society if promised cheques are not sent because some directors fail to sign them as arranged.

RESPONSIBILITY The acceptance of a position as a director imposes on a person a grave responsibility. It is not only his own money that he is responsible for but the money of his fellow members. The fact that the secretary is a life-long friend or the treasurer is a pillar of the church is not sufficient reason for a director not taking action to see that reports are forthcoming to the board, that bad debts are not growing. The director who signs blank cheques for completion later is being criminally careless with other people's money and is inviting disaster for his society. Directors are elected to control their society and if they pass over this responsibility to office-bearers or others, then they are failing in the prime duty which is placed upon them.



HUMILITY Although a director must be responsible for the operations of his society he must never forget that he is there to do the will of the members. His own interests, even his own ambitions for the society must be submerged to look after the needs of his members. Members cannot be regarded as nuisances, interruptions to his work for the society, but the whole purpose of the society. The director who acts as if he were dispensing largess to his members is betraying the very essence of his appointment.



CONFIDENCE A co-operative—any co-operative has a great potential for good. The good that it can do and the people it can help are the reasons for its existence. A director must accept this fact and a belief in the value of the co-operative idea if he is to be of any value to his society. He must have confidence in the ability of the directors to advise members, in the ability of the society to grow, in the great potential.

BUDGET INCREASES INEQUALITY

WITH so much advance publicity, sweeping tax concessions in the 1965 Federal Budget, were not expected. Increased commitments, both at home and abroad, indicated that extra revenue would be required, but the method of obtaining the additional monies leaves much to be desired.

Conceding the Government's policy of not increasing company taxation in an effort to obtain stability, it is unjust that the bulk of the revenue is obtained from indirect taxation on supposed luxuries such as drink, tobacco, cars and the like. The nominal percentage increase in personal tax spreads an even load over the whole community but the low income earner and the providers for large families are severely penalised by an increase in sales tax.

It seems that child endowment and age pensions are to be varied only to suit election campaigns and nothing could have been expected from this year's budget. We do, however, make a plea for recognition of the intolerable burden suffered by the family who has to provide for the above average size family. As these families form such a low percentage of taxpayers the concession of increasing the taxable allowance for each child would mean little to the National income but greatly assist the individual family.

The present allowances of £91 for the first child and £65 for all others irrespective of number were fixed many years ago when values meant more than they do today. The introduction of a scale which allows an increasing amount for additional children as a deduction would go a long way to removing the inequalities under which the large family suffers.

Home Sales Unit in Action

A SPECIAL meeting of the Board of St. Bridget's Co-operative Credit Society was held on 21st July to hear Frank McCann introduce Ted Buick and his attractive van to the directors and explain this new venture of the Y.C.W. Co-operative Society to them. The following week the unit made its debut in the Parish of Greythorn.

The directors, after expressing their whole-hearted support of the scheme, suggested that Mr. Buick should call first on their respective wives who, in addition to providing him with further contacts, could offer some constructive criticism of the operation.

This was duly done and, judging from the enthusiastic reports (and a few substantial accounts) received by the directors, it would appear that even the more sceptical of the wives were impressed by the quality, prices, convenience and exceptionally efficient service provided by Ted Buick and the team back at a'Beckett Street.

Items supplied were electrical goods, assorted school uniforms and school wear, clothing for men, women and children, household goods and insurance.

There seems no doubt that in this parish the unit will be of great assistance to members both in the services offered and generally in disseminating information regarding the numerous activities of the co-operative movement.

LAND SOCIETY PROGRESS

AT the recent annual meeting of the Home Land Co-operative the chairman, Mr. M. Kettle made the following points:

Although the Society has been in operation for less than two years, membership has jumped to 92 and members' funds exceed £16,000.

The Society was set up in 1963 for the purpose of making land in the metropolitan area available to members at cost price. Already one sub-division, consisting of 51 building blocks, is under way in Canterbury Road, Mitcham, and some 30 members are paying into the Society in anticipation of obtaining individual lots.

The other members of the Society are waiting until the Society obtains land which will suit their individual purposes. With this in mind, the Society is seeking out suitable land for sub-division and at present has several blocks under consideration.

However, it is a difficult task to keep the ultimate price of the land to a minimum and still provide all the services that members require so that very careful consideration must be given by the Society before embarking on any schemes.

Mr. Frank Livingston, another director of the Society, in reviewing the progress on the Estate already established, advised members that the support received to date is greater than was necessary to keep the Society functioning as efficiently as the directors had in mind.

However, the speed with which the remaining places in the Estate can be filled will affect the time for the completion of the project. Members were therefore asked to make known to their friends and contacts the fact that land is available for prices ranging from £1,400 to £1,550.

In addition to the formal business of the meeting, members were able to hear an address by Mr. D. J. Nolan, chairman of the Security Co-operative Permanent Building Society, on the obtaining of housing finance.

The evening was completed with supper, and those present were able to meet one another.

Ballarat Co-op Training Day

MANY aspects of co-operatives were covered at a training day on co-operatives held at St. Patrick's Hall, Ballarat, on Sunday, August 8th.

Representatives of the following Credit Societies were present: St. Alipius, East Ballarat; St. Columba's, North Ballarat; St. Patrick's, Ballarat; Redan-Sebastopol and Daylesford.

Mr. Frank Reilly, the newly-elected Chairman of the Ballarat Regional Co-operative Development Committee, presided. He was assisted by Mr. Laurie McCarten, Secretary, and Bill Fogarty, Past Chairman. Mr. Kevin Gallagher and Mr. Leo Segrave were present from the Bendigo Co-operative Development Society.

Reverend Father J. Linane, Parish Priest of Bungaree, spoke on the spiritual basis of co-operatives and Mr. Ted Long spoke on the need for a critical review of administration of Credit Societies to ensure that Credit Societies keep pace with the service of members and further growth of co-operatives.

The day concluded with the showing of a film "Men of Rochdale".

INSURANCE NOTES



COMPREHENSIVE Motor Vehicle Insurance Premiums will rise by 20 per cent on October 1st.

Insurance companies claim that these increases are necessary to make the underwriting of Motor Vehicle Insurance profitable.

There is no dispute that the cost of settling claims cannot be financed on present premium income *but it is our view that the method of rating should be reviewed—so that those responsible for the high claims should bear their rightful share of the increased costs.*

Premiums were last increased by an average of 12½ per cent in February, 1964—this means an overall increase of 35 per cent in 20 months.

CAUSES

It is generally accepted that two factors are involved in these higher claims payouts—

FIRSTLY—The cost of repairs on individual claims has increased.

SECONDLY—The percentage of policy-holders lodging claims has increased considerably.

Many theories are advanced in explanation of established facts but the most obvious and generally accepted are—

- Repairers costs have increased, in common with other costs.
- The nature of *damage resulting from accidents* is getting worse, due to faster, and more negligent driving.
- The average age of licensed drivers has dropped dramatically over recent years, and the age of drivers involved in accidents shows a predominance of young drivers.

INEXPERIENCED AND INCOMPETENT DRIVERS

Drivers under 25 years of age have been the target of strong criticism for some time and in December, 1964, a general excess of £25 was applied to all drivers in this group. At the same time a higher No Claim Bonus of 40 per cent for four years insurance free of claim was introduced.

Experience has proved the wisdom of both these measures but results clearly indicate that *more drastic measures are needed, if justice is to be done to the good, reliable and careful motorist.*

In our view the following principles should be accepted—

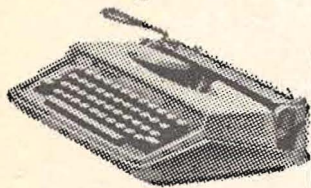
1. Accident-free drivers should be given FULL CREDIT for their care and reliability.
2. Innocent parties involved in accidents should not be penalised on the same basis as the guilty party by loss of No Claim Bonuses when he has complied with all the requirements of the law and has observed all practical "duty of care".
3. Drivers whose negligence has been a contributing factor in accidents should expect to pay extra for their subsequent insurance cover, in proportion to their negligence.

IMPOSING PENALTIES

The present practice used to penalise negligent drivers is to impose an "EXCESS" payable by the insured in the event of a claim. The amount of the excess is decided by the company and based on the facts available, when considering the case.

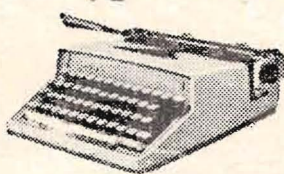
If true justice is to be given to "Claim Free" Drivers, in the form of substantial "No Claim Bonuses", it is fairly logical that funds available to cover claims would need to be augmented by adding a "Claims Penalty" based on a percentage of the standard premium in proportion to previous claims.

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GEELONG CO-OPERATORS' ANNUAL MEETING

CONFIDENCE in the future of co-operative trading and credit co-operatives at Geelong was the keynote of reports given at the second annual meeting of Geelong co-operators held on August 6th.

The meeting was convened by the Geelong Regional Development Co-operative Committee headed by Mr. Ray Carey, chairman, and Mr. Peter Acott, secretary. Reports on group discussions were given to the meeting by discussion leaders Mr. John O'Neill and Mrs. M. Loughnan.

Each of them stressed the duty of existing members of co-operatives to be active in bringing the message of co-operatives to other people. The membership of the one trading and four credit societies of Geelong, though increasing, was not growing as rapidly as the value of co-operatives warranted.

Enquiries from anyone interested would be welcomed at the Geelong Y.C.W. Co-operative Branch Office, 74 Ryrie St., Geelong.



Woman's Viewpoint

THE ability to enjoy to the full the pleasure of reading books is a great asset. Books can become real companions and the matter contained therein can open up great horizons for the mind and spirit to explore.

Today, so many books are pouring out on to bookshelves in shops and libraries, that the responsibility of parents endeavouring to help develop the literary taste of young readers has become bigger. Many children in the same age group are at differing levels of development in what they can and wish to read.

The majority of children who are interested in reading, if given the encouragement to borrow books from a well-run library, seem quite capable of choosing books which they really enjoy and are suited to their levels of reading.

However, when parents come to purchase books, which naturally they want the children to cherish, they are faced with an array of books by both well-known authors and new authors.

What a boon it is therefore to have a book list such as the one published by the Children's Book Council of Victoria.

This list is most comprehensive, commencing at pre-school age through first readers, seven to ten years section through to the teenage years when most readers are graduating to adult reading.

This book list is only one facet of the work of this organisation.

The Book Council organises our Annual Book Week and display which is of great value to librarians, schools and parents.

Each year the Council publishes a most interesting Newsletter giving details of the Book Awards for the year together with articles of interest relating to children's books. This year they have also issued an additional list of book titles to the already published list.

Membership is open to anyone at a cost of £1/1/- per year.

WEDDING bells have been ringing at the Co-op. for three members of our staff. Brian Perry, who was married to Lois Dearsley, was first, followed by Patricia Cosgrave, who married Bert De Luca, and Desiree Hogan, who was married to Roy Goswell. A small party and presentation was given to Brian, Tricia and Desiree before they left work.

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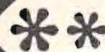


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CREDIT SOCIETY NEWS



BENTMORE: The Society has recently passed two important milestones; £50,000 in loans and the erection of their own office.

The Directors thank Father O'Sullivan for making land available and Quinn Bros, Builders, for building the office at cost.

The building consists of an outer office with a pay-in counter partitioned into three cubicles for privacy. Two desks and an inner office for interviews, board meetings, etc. Lighting and heating are amply catered for.

Personal: Jim Dorman, one of the original Directors, has had to resign for health reasons and will be sadly missed. Jim is the fourth of the original seven to sever connection, the others being Sid Flegetaub, Don McGregor and Dick Holden. In each case pressure of work or ill-health caused the resignation.

Another Director, Jim McMahon, is indisposed and we hope that he will be soon well and fit to resume duties.

The present Board is Frank Jackson, Chairman, Clarrie Chalker, Jim McMahon, Vin Barca, Frank Clarke and Bill Welch and one to be appointed. Office-bearers are Secretary, Dave Manjiviona; Asst. Secretary, Wal Welch; Treasurer, Viv Fahey and Asst. Treasurer, Harry Wilson.

GREENACRES, S.A. (ST. PIUS X): This new Society is reporting good progress. It is the second parish society in South Australia. Membership is now 122, and a new office is being built in the church grounds. Measuring 16' x 8' the office will consist of two rooms with two sellers windows.

Twenty loans, totalling £1,725, have been made to members since the first loan in July this year.

MOE: S.K. Moe Co-operative Credit Society held their third annual meeting in August. The meeting was well attended and a most thorough report by the directors was presented to the members. The following directors were re-elected: Messrs. G. O'Keefe, T. Jenkins, T. Ellis and D. Hallinan. Realising the importance of education in co-operatives, this society has appointed an education officer, Mr. A. Chalkley, who has been responsible for the organising and conducting of home discussions amongst parishioners. Mr. K. Treacy represented the Association at this meeting.

NORTH BOX HILL: Forty-five people attended the formation meeting of St. Clare's Co-operative Society Limited in July. Mr. T. Stubbs, chairman of the Association, explained the operations of a credit society. The following were elected directors: Messrs. E. O'Connell, W. Sullivan, R. Lane, N. O'Hehir, S. Kidner, J. Kavanagh and A. Van Wees. The secretary of the society is Mr. V. Lear. Already the society has made four loans totalling £260.

ASSOCIATION: At this year's annual meeting of the Shepparton Association, member societies were reminded of the central bank function of the Association. It was pointed out that if each society deposited 10 per cent of their total deposits, the Association would be holding £50,000 in deposits. August is always a "good" month for credit societies as members receive their income tax returns. The resulting increase in deposits with the Association, has allowed loan applica-

tions from societies to be met immediately they have been received. Societies' deposits with the Association now amount to £47,000. Since 1958 loans have been made to member societies totalling over £125,000.

BENNETTSWOOD: John O'Brien, recently returned to Melbourne after 12 months in Sydney, immediately showed his interest in the co-operative movement by joining the Credit Society and, at the annual meeting, was elected a director. Already he has shown his worth by much constructive thought.

With a new parish church to be opened soon, the directors are planning a new office. In order to get some ideas, recently all the directors, plus wives and children, journeyed to Noble Park to view that society's office, and were very impressed. Afterwards a picnic was held at Heaney Park.

School on Co-operatives

CO-OPERATIVES will play a big part in bringing social and economic justice to the people of Australia and of the world according to speakers at a School on Co-operatives held in Melbourne in August.

Over 100 office-bearers and members of co-operative societies affiliated with the Y.C.W. Co-operative Movement participated in the School which was conducted on three nights. The School was organised by the Co-operative Development Society, the educational unit of the Y.C.W. Co-operatives. A full report will appear in later issues of the "Co-operator".

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WE AREN'T HELPLESS ANY MORE

By Mary MacNeil in the "Maritime Co-operator".

LOAN sharking is not a new occupation. In ancient Damascus, in Old Testament Jerusalem, in early Athens, this form of greed was as familiar as it is today. Athenian money-lenders charged 48 per cent per month in interest — 576 per cent a year. It was in Greece also that a debtor who could not pay up became a personal slave to his creditor.

The difference, apparently, between loan sharking then and now is that in those days it was your own hard luck if you fell into their clutches. Nobody felt for you. Now, even if the henchmen of the loan sharks beat you, or kill you, at least you have public sympathy on your side. And you don't have to become involved with such people.

The poor man of long ago who had his back against the wall had no choice but to go to the loan shark. Nowadays there are other alternatives, the best of which is the credit union.

Credit abuses against the impoverished were outlined recently when Jack Gabriel, manager of the Pilsen Neighbors Federal Credit Union in Chicago testified at hearings of the Mayor's Committees on New Residents. Gabriel gave the example of one man, with weekly earnings of 70 dollars. He bought a car worth 250 dollars for 495 dollars cash with "special" payments bringing the total cost of 1,059 dollars! This credit union is one of three pilot projects sponsored by CUNA International.

Outside sources freely recognize the service performed by credit unions in alleviating credit problems among the low income groups. "The Christian Science Monitor", in an article on the plight of Washington's poor, cites credit unions' role in the war against poverty. The article tells how one impoverished family is being encouraged to join a credit union as they are paying 54 dollars interest over 30 months on a 185 dollar television set.

IT AIMS TO SERVE YOU

While the credit union is wonderful for pulling chestnuts out of the fire, the best way is to join early, before you run into serious difficulties elsewhere. The credit union has just one purpose—to serve you by helping you and your family get the best use out of your money. That's the same thing you're after too, so it makes sense to become an active credit union member right from the start.

Some credit unions really catch the new member before anyone else can get to him: a member's baby is brought into the credit union on the way home from the hospital, footprinted, photographed, made a member, given a passbook with the first dollar in it—from the credit union.

Then there is the special offer for newly-weds—free counselling on how to equip a household economically. A basic kitchen utensil is given the bride who will come into membership with her husband. Special rules and conditions may also be made for credit granted to people married less than a year.

The basic idea of helping people through the credit union, as we said above, is helping them to get the

OVERSEAS NEWS

best use out of their money. Part of this is helping them to save some, to defer present desires to the future.

WANTS AND WISHES

Contrary to what many believe you don't have to be rich in order to save. You just have to distinguish between your wants and your wishes. We wish for what we like. What we want is what we are willing to work for. If we really want to save we are willing to work at it, with whatever income we have.

Loan sharks thrive on human desperation. Whether he be the petty type who lends you 10 dollars till pay day if you pay him back 15 dollars, or the larger operator who hides behind the shield of a legitimate business in order to lend money without the benefit of a license and charge rates of interest far beyond that of the banks or licensed loan companies, or the man-killing shark who employs bully-boys to beat up or murder his delinquent debtors—all name their own rates because they know the borrower has no choice, or thinks he has none.

A man who has no choice is not free, no matter how often he is encouraged to go to the polls. There can be no political freedom without economic freedom. The credit union is the small man's path to self-determination. It doesn't let him get himself into a box where any unscrupulous person has power over him. The credit union makes it possible for him to be his own man.

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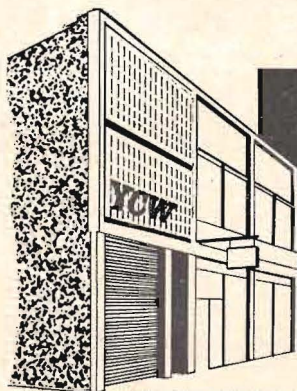
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